

Additional Personal Contact for Elderly/Disabled Homeowners



Presented by

The Los Angeles County Treasurer and Tax Collector

Burlingame, CA October, 2015

AVOID HEADLINE RISK

Tax Sale of Home Stirs County to Action

Responding to a Times report about an 85-year-old man whose home was auctioned off over an unpaid \$546 tax bill, the Los Angeles County Board of Supervisors took steps this week to prevent other homeowners from unduly losing their property in tax sales.

Los Angeles Times, Jocelyn Y. Stewart, February 27, 2003



'I thought this thing I'd have lifetime security. I got a big surprise.'

Torrell Dotson, 85, who lost his home after falling to pay tax bill

Home Lost Over Tax Bill of \$546

Elderly owner failed to make payment seven years ago. His condo has been auctioned off.

By JACQUELYN Y. STEWART
Los Angeles Times

The auditorium at the Los Angeles County Arboretum, an auditorium used on stage before as a crowd of 700 people and offered blades. The most valuable possession, 85-year-old Torrell Dotson owned.

His minimum bid for the out-of-town, two-bedroom, high-end condominium was just \$4,500 — enough to pay back taxes, interest, penalties and the costs of selling the

property. The county was willing to buy the condo because, seven years ago, Dotson failed to pay the \$546 tax bill.

When the bidding hit \$51,000, the auctioneer bid lower, "good."

With that, Torrell Dotson, an Army veteran of World War II, lost the home he had paid for in full — and all that came with it.

"I thought this thing I'd have lifetime security," said Dotson, a dieback who also has cancer. "I got a big surprise."

Dotson's transferee from a condo property owner to motel resident, his next paid a local charity, is not a story of a tax collector getting his comeuppance. It's the story of a man and his home, and what it

means to grow old in a world that is never too welcoming for the complexities that come with age.

The condo on Torrance Avenue represented a lifetime of work for Dotson, who once lived

in the segregated South, the son of a sharecropper. He was banished from Tennessee, dropped out in Southern California after training then sent to

Europe. He returned to California after the war.

By 1965, he had retired from United Fruit and a few other jobs and worked to make sure he would "never be out on the streets." Just before Christmas, he bought the condo — paying \$92,000 in cash — and settled in. Outside was a pool and a Jacuzzi. He played golf. He went to church.

"I was all of that," Dotson said. "I had a nice place."

When property tax season rolled around, Dotson often hopped in his car, headed down town and paid in person at the tax collector's office. So in 2002, when a man showed up at his door claiming to be the owner of his condo, it made no sense to him.

Vivie Thomas of the NAACP Los Angeles chapter was even more perplexed when she heard the story. She met Dotson last August when he walked into her office distraught, about what sounded like a case of police abuse.

"He didn't understand how the police could enter in and pull him off his own property and put a gun in his hand," she recalled.

Thomas did not dismiss his story as the ramblings of an old man. Dotson, like many people his age, showed some diminished capacity, but he was still credible. So Thomas returned — and called the Inglewood Police Department.

Police Called

Police detailed that officers had pulled it out on Dotson. Mul Thomas learned that Dotson's property had been sold. She learned that, after Dotson had been released from a hospital stay, he had broken into the condo, believing it was still his, and found people living there. That's when police responded.

In November, Police Sgt. Rod Ramos listened to Dotson's story and, after reading paperwork showing that Dotson had been paying his taxes, Ramos could not simply use the way

there's a way that served his family," said Ramos, a Vietnam veteran. "I thought a veteran shouldn't be treated that way."

Now old Inglewood Police Chief Ron Banks, who read Ramos' story about Dotson to the watch commander's log. Banks looked into the matter and assigned Douglas Taylor, a program specialist with the department's community affairs office, to the case.

Separately, the police and the NAACP began to unravel the story.

A few months after Ursula bought the condo in December 1956, the second installment of the annual tax bill, \$546, became due. The original bill had been sent out in October in the previous owner's name. According to county records, Dotson did not pay it. It is not clear why. But it is clear the problem would have been resolved.

The Los Angeles County treasurer and tax collector gives property owners five years to pay a delinquent bill before the property is offered for sale. An owner can buy more time by paying a delinquent bill before paying a current bill, or by paying on an extended plan.

Ramos explained that to Dotson, Taylor said. "They assume if you own your own property, you can handle your own affairs," he said. "Most people can't."

'He's really feisty. But in terms of understanding intricate, detailed kinds of things — like tax assessments — he needs assistance.'

Rouhen Taylor,
community affairs specialist

sometimes they can't."

The tax collector does not round them up as gentle and compassionate as he is, unlike some counties. Los Angeles County does not send separate cash year preceding delinquent property taxes. State law does not require it, said Richard Perkins, director of the Greater Property Tax Division.

Owners receive one delinquent bill; after that, the only notification is a small one printed on the regular tax bill, warning that back taxes are due. It lists no amount.

About eight months before a tax-delinquent property is auctioned off, the county begins sending notices. Dotson's first came with a scrawled message: "This is a false statement." On another, he wrote a cryptic protest.

A month before the sale, in accordance with state law, a county worker attempted to contact Dotson in person. There was no answer. The worker posted a notice of the upcoming auction on the door, Perkins said.

Thomas and Taylor note that Dotson owned the property outright, and had a reasonably good record of paying his taxes. Though he sometimes paid late or wrote the wrong amount on a check, that should have alerted someone, they say, that the property might be owned by another person or someone with a special need.

Studies support their conclusion. According to the Federal Administration on Aging, of the 21.8 million households headed by older people in 2001, 80% were owners. Of that number, nearly 80% live in their own homes free and clear.

But county property records do not include an owner's age. For a long time in the case of Dotson, that checks out in the search of owners, Perkins said.

"If we knew that he was old or that he might understand," the officer could have referred him to another department or agency for help, she said. If he had asked, she said, "We could have heard the voice, maybe, and made some determination."

Dotson says when he went downtown to pay his taxes in person, no one asked him about bank taxes. Those were only added to the conclusion. On June 14, 2002, nearly two months after the condo had been sold, Dotson went to the tax office and paid nearly \$1,000 for taxes.

"They were still letting him to pay the property," Thomas said.

Eventually, after receiving calls from the NAACP, Inglewood police and others, the watch commander's office took the step of calling the new owner of the condo, Rosalio Granados. The tax collector called to buy the property back and sell it to Dotson.

"We felt bad for Mr. Dotson," Perkins said. "We wanted to assist him in any way we could — although, from our review of the file, we did do everything that we're required to do in accordance with the law."

Granados and his wife agreed to sell, Thomas said, provided they received an additional \$10,000 — money Dotson, who lives on Social Security and a small pension, did not have. By the time Taylor found a donor to help, the couple had changed their minds, he said.

"I went to too much trouble" to buy the condo, said Rosalio Granados, a mail carrier. "As we can see, everything in this world is all about money. I had the money to buy it."

The father of three said he had borrowed from family and friends to buy the condo, and is repaying with interest. He spent money on carpet and paint. Now he has rented out the property.

"If there's a problem, it's the county's," Granados said.

Dotson, who is single and has no children, had no place to go. Since losing his home, he has stayed with friends, slept in the condo manager's office in Agoura Hills and lived in a motel.

With Taylor's help, he has moved into an apartment. "Here's an 85-year-old man trying to start all over again," Taylor said.

In an odd twist, the county now owes Dotson money — the tax payments he made after the condo was sold, as well as the difference between the delinquent bill and the sale price. He stands to get at least \$55,000, which in Los Angeles won't buy much.

Thomas and Taylor continue pushing, hoping for the return of his property, for compensation or at the least for an attorney who can assist them. They believe the sale should be revoked because of diminished capacity.

The proud veteran is not ready to surrender to age, to be defeated by need. He rejects suggestions that would place him in the care of others. There is much he can still do. He drives to doctor's appointments, gives himself daily injections of insulin, visits the senior center

Red Flags Needed

"He's really feisty," Taylor said. "But in terms of understanding intricate, detailed kinds of things — like tax assessments — he needs assistance. He doesn't like to let on that he doesn't fully understand."

Taylor and Thomas say the county's procedure for selling property should be revamped to include red flags for age and special needs.

"This is America," Taylor said. "We can do better."

Thomas, who often fields calls from older people needing help, says Dotson's dilemma illustrates a larger problem: People are "living longer, but you don't have a sympathetic environment."

Perkins said her office is "certainly open to any mechanism that would help and protect our seniors and those people who aren't fully understanding. We don't like this any more than Mr. Dotson. We try to do our best."

For Dotson, time is running out. Under state law, former property owners have a year to contest a tax sale in court. Dotson's year ends in March.

"I want my property back," he said. "Then, when I get it back, let me think about what I'm supposed to do."



Los Angeles County's Enhanced Response

- Increase number of notices to taxpayers
 - Payment Activity Notice (February)
 - Notice of Delinquency (June)
 - Statement of Prior Year Taxes (August)
- Taxpayers directed to Tax-Defaulted Land Section when making payments
 - Cashier is prohibited from accepting payment on STPTS Parcels without Tax-Defaulted Section sign-off
 - Online payment access restricted



Established Elderly/Disabled Homeowners Outreach Program

- Added prior year tax delinquency information on Current-Year Bill stubs
- Enhanced Website - Property Tax Portal with full description of billings
- Created Third-Party Notification Program
- Partnered with the Departments of Consumer and Business Affairs and Community and Senior Services - Adult Protective Service



Internal Review Enhancements of Homeowner Occupied Property (HOX)

- Develop HOX Listing
- Pre-Contact Meetings
 - Los Angeles County Sheriff's Department
 - Adult Protective Service
 - Department of Consumer and Business Affairs
- Distribute Personal Contact Packets



Personal Contact Packet

Homeowner Occupied

What We Use

Sheriff

- Reference Log
- Signed Notice Personal Contact
 - Field Investigation Report

Departments of Community and Senior Services - Adult Protective Service (APS) and Consumer and Business Affairs (DCBA)

- Homeowner Contact Checklist

Information Delivered To The Resident

Sheriff

- Notice of Personal Contact
- Spanish Language Letter Official Notice of Visit
- Official Notice of Auction
- Statement of Prior Year Taxes

Adult Protective Services (APS) and Consumer and Business Affairs (DCBA)

- English and Spanish Joint Task Force Notice
- Statement of Prior Year Taxes
- Other
 - State Controller's Office
 - Community and Senior Services (APS)
 - Consumer and Business Affairs (DCBA)
 - Reverse Mortgage Information
- Third Party Notification Program



Personal Contact Packet

Homeowner Occupied cont'd

OFFICE OF THE TAX COLLECTOR

TAX DEFAULTED PROPERTY FIELD INVESTIGATION

OFFICE # 5622 025 038

REV 2 TAX DEFAULTED 2007 REF. AMT 3 4,822.26 POWER TO SELL 2011 SALE YR 2011A ITEM NO. 2923

5622 025 038 2006 000 4045 4,822.26
 GRAND VIEW MEMORIAL PARK INC
 1341 GLENWOOD RD
 GLENDALE CA 91201-1914

DESCRIPTION
 1341 GLENWOOD RD GLENDALE CA 91201-1914
 M R 43-47-59 1.46 ACS UNSOLD POR 21.09 M/L ACS VAC ST AND LOTS 2 AND 3 BLK 110

LAND 216,825 IMPS 95,598

5622 025 038 2007 000 4045 4,878.26
 GRAND VIEW MEMORIAL PARK INC
 1341 GLENWOOD RD
 GLENDALE CA 91201-1914

5622 025 038 2008 000 4045 5,217.06
 GRAND VIEW MEMORIAL PARK INC
 1341 GLENWOOD RD
 GLENDALE CA 91201-1914

5622 025 038 2009 000 4045 5,296.29
 GRAND VIEW MEMORIAL PARK INC
 1341 GLENWOOD RD
 GLENDALE CA 91201-1914

5622 025 038 2010 000 4045 5,356.68
 GRAND VIEW MEMORIAL PARK INC
 1341 GLENWOOD RD
 GLENDALE CA 91201-1914

LAND 229,549 IMPS 101,207

OWNER-OCCUPIED	UNOCCUPIED	LEASED	BUSINESS
RESIDENT	VACANT LOT	3049001	01111
NAME OF OWNER _____			
ADDRESS OF OWNER _____			
PHONE NO. OF OWNER _____			
NAME OF TENANT _____			
PHONE NO. TENANT _____			
PHONE NO. OF RENT COLLECTOR _____			
DATE	INVESTIGATOR	COMMENTS	
DATE	INVESTIGATOR	COMMENTS	
DATE	INVESTIGATOR	COMMENTS	
DATE	INVESTIGATOR	COMMENTS	



Personal Contact Packet Homeowner Occupied cont'd

TREASURER AND TAX COLLECTOR, COMMUNITY & SENIOR SERVICES
AND CONSUMER AFFAIRS JOINT TAX FORCE

-HOMEOWNER CONTACT CHECKLIST-

PARCEL NUMBER: 5622-025-038 ITEM: 2533 PUBLIC AUCTION: 2011A

INSTRUCTIONS: Please complete checklist as thoroughly as possible. If necessary, include detailed information for each question on page 2 of this form.

1. HOMEOWNER'S NAME: Grand View Memorial Park Inc * APS & CAD - Field visit packet
 ADDRESS: 1341 Glenwood Rd Comments on field visit
 CITY: Glendale STATE CA (Return to Tax Collector*)
 TELEPHONE NUMBER: _____
- Is the homeowner elderly? YES NO Is the homeowner dependent/disabled? YES NO
 HOMEOWNER DECEASED
 ADDRESS IS OTHER THAN HOMEOWNER OCCUPIED
 Rental Property - Name of Renter/Relation if any _____
 Business Address - Name of Business _____
 Vacant Structure _____
 Vacant Lot _____
2. FACE-TO-FACE CONTACT MADE WITH HOMEOWNER ON: _____
 Attempted Date(s): _____ and _____
3. TELEPHONE CONTACT MADE WITH HOMEOWNER ON: _____
 Attempted Date(s): _____ and _____
4. IF CONTACT WAS SUCCESSFUL, INDICATE THE ACTION TAKEN:
 Reviewed Property Tax Postponement Program
 Reviewed Property Tax Assistance Program
 Reviewed Information on Refinancing
 Reviewed Information on Reverse Mortgage
5. IF CONTACT WAS SUCCESSFUL, INDICATE OUTCOME OF THE CONTACT:
 Property Owner Refused Assistance
 Property Owner Disputes Delinquency
 Property Owner Accepted Homeowner Resource Packet
6. HOMEOWNER'S COGNITIVE ABILITIES
 Homeowner appears to understand the delinquency and is aware that the property is subject to Tax Sale and may be sold at Public Auction.
 YES
 NO, the client does not appear to understand the problem
 Referred to: APS DEPARTMENT OF MENTAL HEALTH (DMH) OTHER
 RECOMMENDED REMOVAL OF PROPERTY FROM SALE*

ASSIGNED AGENCY INFORMATION		Check box: APS <input type="checkbox"/> DCA <input type="checkbox"/>
Name of APS Unit (if applicable): _____		
Name of Social Worker/Investigator Making Contact With Homeowner: _____		
Phone Number: _____	Date: _____	(PLEASE PRINT)

* Recommendations for removal will only be considered if the recommendation was based on the social worker's/investigator's observation/evaluation of the homeowner's questionable cognitive/mental capacity.

ORIGINAL TO BE FILED IN CASE RECORD.
 APS SWs: Fax completed copies to Ralph Pascoal, APS Staff Development (213) 635-6020.

Revised 08/08/11 1

TREASURER AND TAX COLLECTOR, COMMUNITY & SENIOR SERVICES
AND CONSUMER AFFAIRS JOINT TAX FORCE

-HOMEOWNER CONTACT CHECKLIST-

PARCEL NUMBER: 5622-025-038 PUBLIC AUCTION: 2011A

HOMEOWNER'S NAME: Grand View Memorial Park Inc

- 1) Include information on how you were able to obtain the information that you entered in this section of the checklist. If the person(s) you obtained this information from was not the homeowner, indicate their relationship to the homeowner and contact information.

- 2) Document your face-to-face contact with the homeowner.

- 3) Document any telephone contacts made with the homeowner prior to face-to-face.

- 4) Document the information that was reviewed by the social worker to the homeowner.

- 5) Indicate the homeowner's level of cooperation or lack of cooperation. If applicable, document the homeowner's action plan in regards to his/her tax delinquency and pending sale of home.

- 6) Document your assessment of the client's ability to comprehend the information provided. Describe any behaviors that would indicate that the client may be cognitively impaired. If applicable, indicate your reasoning behind the recommendation of removing property from sale.

Revised 08/08/11 2



Personal Contact Packet

Homeowner Occupied cont'd



COUNTY OF LOS ANGELES
TREASURER AND TAX COLLECTOR



KENNETH HAHN HALL OF ADMINISTRATION
225 NORTH HILL STREET, ROOM 130
P.O. BOX 67102
LOS ANGELES, CALIFORNIA 90051-0102

MARK J. SALADINO
TREASURER AND TAX COLLECTOR

NOTICIA DE VISITA OFICIAL

SUBASTA DEL 2011A

Por medio de esta noticia, el Tesorero y Recaudador de Impuestos del Condado de Los Angeles, da aviso que su propiedad esta atrasada en sus impuestos por más de cinco años, y como lo requiere la ley estatal, su propiedad esta actualmente sujeta a la venta por no pagar sus impuestos.

El derecho de pagar sus impuestos atrasados se vencerá el 14 de Octubre del 2011, a las 5:00 pm. Usted puede hacer el pago antes de esta fecha durante las horas de oficina de las 8:00 am hasta las 5:00 pm.

DIA DE LA SUBASTA: 17 y 18 de Octubre del 2011

Usted puede evitar la venta de su propiedad si paga todos los impuestos atrasados y los costos adicionales. El pago solamente será aceptado si es pagado con dinero en efectivo o cheque de cajero (Cashier's Check). Si usted no paga sus impuestos atrasados antes de las 5:00 pm. del 14 de Octubre del 2011, su propiedad será ofrecida a la venta. Si su propiedad es vendida en la subasta, de acuerdo a la Sección 4675 del código de ingresos y impuestos (Revenue and Taxation Code), usted tiene el derecho de reclamar las ganancias en exceso de los impuestos atrasados y los costos adicionales.

Por motivo de esta "Noticia de Visita Personal", usted tendrá que pagar \$100.00 mas, además de sus impuestos atrasados.

Si usted esta arrendando o rentando esta propiedad, por favor entregue inmediatamente este aviso al dueño o a la persona que cobra la renta.

Si tiene preguntas o necesita mas información y desea hablar con una persona en español, por favor llame al numero de teléfono (213) 974-2045.

MD:sql
D:2011A-Noticia Del Visita Oficial



Personal Contact Packet

Homeowner Occupied cont'd

If you have any questions regarding any of the information left with you today, please contact the appropriate Los Angeles County Department or Other Agency listed below.

LOS ANGELES COUNTY DEPARTMENTS

Treasurer and Tax Collector:

Tax Sale Information (213) 974 – 2045

Property Tax Postponement (213) 974 – 7222

Department of Community and Senior Services:

Adult Protective Services (213) 351 - 6496

Department of Business and Consumer Affairs: (213) 974 – 7238

OTHER AGENCIES

State Controller's Office (Property Tax Postponement): (800) 952 – 5661
*Effective September 1, 2016

National Elder Care Locator (Financial Assistance) (800) 677 – 1116

REVERSE MORTGAGE

(Home Equity Conversion Mortgage)

U.S. Dept of Housing & Urban Development (HUD) (800) 569 – 4287

AARP Foundation (888) 687 – 2277

National Council on Aging (800) 510 - 0301



Personal Contact Packet

Homeowner Occupied cont'd

THIRD PARTY NOTIFICATION PROGRAM

WHAT IS IT?

You can designate a third party (e.g., a friend, family member, or agency) to receive a copy of a delinquent notice sent after your property becomes tax delinquent.

HERE'S HOW IT WORKS

Annual property taxes become tax defaulted if not paid by June 30 of each year. After property is in a tax defaulted status for 6 years, it can be sold at a public auction. Through our Third Party Notification Program, the Tax Collector lets you choose a person or an agency to receive a copy of any notice that is sent to you regarding taxes that are in default. While the third party is not responsible for paying the taxes, they can remind you to pay the defaulted taxes or to take action to prevent you from losing your property at a tax auction. Seniors citizens, those with language limitations, and others who require special assistance are among those who may benefit from this program. Please note: the program does not stop the property from being charged late penalties and interest, or sold if the property is scheduled for auction due to the delinquent taxes.

HOW TO PARTICIPATE

If you would like to take advantage of this program, complete the information (one application per parcel) below and mail it to the Treasurer and Tax Collector, P.O. Box 512102, Los Angeles, CA 90051. Once we receive the application, the program will remain in effect for as long as you own the property or until we receive a request from you in writing to cancel your participation in the Third Party Notification Program. You can also complete and submit this application online at <http://la.treasury.ca.gov>. If you have any questions, please call us at (213) 974-2111 or toll free at (800) 837-2111.

THIRD PARTY NOTIFICATION PROGRAM APPLICATION (one application per parcel)

PROPERTY OWNER INFORMATION (PLEASE PRINT)

A/R or Assessor ID Check Here if Vacant Land

Do you have more than one parcel? Yes No

Last Name

First Name

Property Address

City State Zip Code

Day Phone Evening Phone

Date of Birth (Month/Year) Email Address

Customer Signature

THIRD PARTY INFORMATION. Please notify this Third Party if my property tax becomes past due.

Third Party Last Name

Third Party First Name

Or Third Party Company Name or Third Party County Agency

Mailing Address

City State Zip Code

Relative Friend Other

Day Phone Evening Phone



Things to Consider

- Parcel History (offered before?)
- Sheriff Report
 - Includes Pictures
- Adult Protective Services Report
- Department of Consumer and Business Affairs Report
- Accurint results
- Owner Information (deceased? age? Mortgage?)



Meeting of the “Minds”

- Manager Level
- Assistant Treasurer Tax Collector Level
- Department Head Level



Decisions, Decisions??

- Sell?
- Pull out and Continue Research?
- Public Guardian Referral?
- Adult Protective Services referral?



Questions?

